

<i>SERFF Tracking Number:</i>	<i>USLH-126085773</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United Security Life and Health Insurance Company</i>	<i>State Tracking Number:</i>	<i>41969</i>
<i>Company Tracking Number:</i>	<i>AIR AMBULANCE CERTIFICATE AMENDMENT</i>		
<i>TOI:</i>	<i>H16G Group Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16G.001C Any Size Group - Other</i>
<i>Product Name:</i>	<i>Air Ambulance Certificate Amendment</i>		
<i>Project Name/Number:</i>	<i>Air Ambulance Certificate Amendment/</i>		

Filing at a Glance

Company: United Security Life and Health Insurance Company

Product Name: Air Ambulance Certificate Amendment SERFF Tr Num: USLH-126085773 State: ArkansasLH

TOI: H16G Group Health - Major Medical SERFF Status: Closed State Tr Num: 41969
 Sub-TOI: H16G.001C Any Size Group - Other Co Tr Num: AIR AMBULANCE CERTIFICATE AMENDMENT State Status: Approved-Closed

Filing Type: Form Co Status: Reviewer(s): Rosalind Minor
 Authors: Lisa Kosvick, Jaime Gettemans Disposition Date: 04/07/2009
 Date Submitted: 03/25/2009 Disposition Status: Approved-Closed

Implementation Date Requested: 03/01/1990

Implementation Date:

State Filing Description:

General Information

Project Name: Air Ambulance Certificate Amendment

Project Number:

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 04/07/2009

Deemer Date:

Filing Description:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Small

Group Market Type: Discretionary

Explanation for Other Group Market Type:

State Status Changed: 04/07/2009

Corresponding Filing Tracking Number:

The enclosed filing is being submitted for your review and approval. This form amends the wording under the Medical Expense Insurance Provisions; specifically the Air Ambulance Provision in Group Certificate's ABC-90 and PROPLUS-98. Once approved, this form will be retroactive back to the original effective dates of the Group Certificate's ABC-90 and PROPLUS-98.

SERFF Tracking Number: USLH-126085773 State: Arkansas

Filing Company: United Security Life and Health Insurance State Tracking Number: 41969
Company

Company Tracking Number: AIR AMBULANCE CERTIFICATE AMENDMENT

TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other

Product Name: Air Ambulance Certificate Amendment

Project Name/Number: Air Ambulance Certificate Amendment/

Company and Contact

Filing Contact Information

Jaime Gettemans, jaimegettemans@jandpholdings.com
6640 S. Cicero Avenue (708) 552-2417 [Phone]
Bedford Park, IL 60638

Filing Company Information

United Security Life and Health Insurance CoCode: 81108 State of Domicile: Illinois
Company
6640 S. Cicero Group Code:
Bedford Park, IL 60638 Group Name: Company Type:
(708) 475-6000 ext. [Phone] FEIN Number: 36-3692140
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: AR ADC 054 00 057 (II)(a)(1)
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United Security Life and Health Insurance Company	\$50.00	03/25/2009	26689657

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	04/07/2009	04/07/2009

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Rosalind Minor	03/27/2009	03/27/2009	Lisa Kosvick	04/02/2009	04/02/2009

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	<i>Company</i>		
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<i>Product Name:</i>	<i>Air Ambulance Certificate Amendment</i>		
<i>Project Name/Number:</i>	<i>Air Ambulance Certificate Amendment/</i>		

Disposition

Disposition Date: 04/07/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: USLH-126085773 State: Arkansas

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Company

Company Tracking Number: AIR AMBULANCE CERTIFICATE AMENDMENT

TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other

Product Name: Air Ambulance Certificate Amendment

Project Name/Number: Air Ambulance Certificate Amendment/

Item Type	Item Name	Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Form (revised)	Air Ambulance Certificate Amendment	Approved-Closed	Yes
Form (revised)	Air Ambulance Certificate Amendment	Approved-Closed	Yes
Form	Air Ambulance Certificate Amendment	Replaced	Yes
Form	Air Ambulance Certificate Amendment	Replaced	Yes

SERFF Tracking Number: USLH-126085773 State: Arkansas
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Product Name: Air Ambulance Certificate Amendment
Project Name/Number: Air Ambulance Certificate Amendment/

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 03/27/2009
Submitted Date 03/27/2009
Respond By Date
Dear Jaime Gettemans,
This will acknowledge receipt of the captioned filing.

Objection 1

- Air Ambulance Certificate Amendment (Form)
- Air Ambulance Certificate Amendment (Form)

Comment: Your filing description states that once approved, the amendment forms will be retroactive back to the original effective dates of the Group Certificates. Our Department will only allow these amendments on new business going forward. If you wish to accept this condition, please advise.

Please feel free to contact me if you have questions.
Sincerely,
Rosalind Minor

Response Letter

Response Letter Status Submitted to State
Response Letter Date 04/02/2009
Submitted Date 04/02/2009

Dear Rosalind Minor,

Comments:

I hope this correspondence finds you well. Please find attached Certificate Amendments to the Air Ambulance provision in Group Certificate's ABC-90 and PROPLUS-98.

Response 1

Comments: In accordance with the objection, USL&H corrected the effective dates in the Certificate Amendments to read that these amendments will be effective on the approval date from the Arkansas Insurance Department; therefore, we are removing our request to have these amendments be retroactive and the amendments will only be effective with

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Product Name: Air Ambulance Certificate Amendment

Project Name/Number: Air Ambulance Certificate Amendment/

new business going forward.

Related Objection 1

Applies To:

- Air Ambulance Certificate Amendment (Form)
- Air Ambulance Certificate Amendment (Form)

Comment:

Your filing description states that once approved, the amendment forms will be retroactive back to the original effective dates of the Group Certificates. Our Department will only allow these amendments on new business going forward. If you wish to accept this condition, please advise.

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Air Ambulance Certificate Amendment	GP-ABC-90-EAS		Certificate Amendment, Insert Page, Endorsement or Rider	Initial		33	ABC-90-AR-Certificate Amendment-Air Ambulance-USL&H.pdf

Previous Version

Air Ambulance Certificate Amendment	GP-ABC-90-EAS		Certificate Amendment, Insert Page, Endorsement or Rider	Initial		33	ABC-90-Certificate Amendment-Air Ambulance.pdf
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<i>Product Name:</i>	<i>Air Ambulance Certificate Amendment</i>		
<i>Project Name/Number:</i>	<i>Air Ambulance Certificate Amendment/</i>		

Air Ambulance	PROPLUS	Certificate Amendment, Initial	41	PROPLUS
Certificate Amendment	-98-EAS	Insert Page, Endorsement or Rider		-AR - Certificate Amendment-Air Ambulance-USL&H.pdf

Previous Version

Air Ambulance	PROPLUS	Certificate Amendment, Initial	41	PROPLUS
Certificate Amendment	-98-EAS	Insert Page, Endorsement or Rider		- Certificate Amendment-Air Ambulance.pdf

State: *Arkansas*

State Tracking Number: 41969

Sub-TOI: H16G.001C Any Size Group - Other

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SERFF Tracking Number: USLH-126085773 State: Arkansas

Filing Company: United Security Life and Health Insurance Company State Tracking Number: 41969

Company Tracking Number: AIR AMBULANCE CERTIFICATE AMENDMENT

TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other

Product Name: Air Ambulance Certificate Amendment

Project Name/Number: Air Ambulance Certificate Amendment/

Form Schedule

Lead Form Number:

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed	GP-ABC-90-EAS	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Air Ambulance Certificate Amendment	Initial		33	ABC-90-AR- Certificate Amendment- Air Ambulance- USL&H.pdf
Approved-Closed	PROPLUS-98-EAS	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Air Ambulance Certificate Amendment	Initial		41	PROPLUS- AR - Certificate Amendment- Air Ambulance- USL&H.pdf

Certificate Amendment

This Certificate Amendment modifies the Certificate to which it is attached and made part of by hereby adding and/or deleting the following language:

- I. The eleventh point (●) under the **ELIGIBLE EXPENSE** of the **MAJOR MEDICAL EXPENSE INSURANCE PROVISIONS** section of the Certificate is hereby deleted and replaced with the following:

- Emergency ground, air, or water ambulance services are limited to \$10,000.00 per person, per calendar year.

The Amendment takes effect on the approval date from the Arkansas Insurance Department. It remains in force while the Certificate is in force.

United Security Life and Health Insurance Company

A handwritten signature in black ink, appearing to read "Robert H. Jones", with a stylized flourish at the end.

Secretary

Certificate Amendment

This Certificate Amendment modifies the Certificate to which it is attached and made part of by hereby adding and/or deleting the following language:

Deletions from the Certificate

- I. The following is hereby deleted from the **AIR AMBULANCE** section of the Certificate:

If, as the result of a life-threatening condition, the services of an air ambulance are required, those services will be reimbursed at 80%.

This benefit is subject to the calendar year deductible, as stated in the Schedule of Benefits.

Additions to the Certificate

- I. The following is hereby added to the **AIR AMBULANCE** section of the Certificate:

Emergency ground, air or water ambulance services are limited to \$10,000.00 per person, per calendar year.

The Amendment takes effect on the approval date from the Arkansas Insurance Department. It remains in force while the Certificate is in force.

United Security Life and Health Insurance Company

A handwritten signature in black ink, appearing to read "Robert H. Jones", with a stylized flourish at the end.

Secretary

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<i>Product Name:</i>	<i>Air Ambulance Certificate Amendment</i>		
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Rate Information

Rate data does NOT apply to filing.

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Project Name/Number: Air Ambulance Certificate Amendment/

Supporting Document Schedules

Satisfied -Name: Flesch Certification **Review Status:** Approved-Closed 04/07/2009

Comments:

Please see the attached Flesch Certifications; one for the GP-ABC-90-EAS Certificate Amendment and one for the PROPLUS-98-EAS Certificate Amendment.

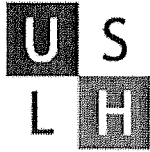
Attachments:

3.25.09 - GP-ABC-90 - Flesch Certification.pdf
3.25.09 - PROPLUS-98-Flesch Certification.pdf

Bypassed -Name: Application **Review Status:** Approved-Closed 04/07/2009

Bypass Reason: Does Not Apply

Comments:



UNITED SECURITY

LIFE AND HEALTH INSURANCE COMPANY

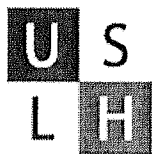
6640 S. Cicero Avenue, Bedford Park, Illinois 60638
(708) 475-6100 (800) 875-4422 Fax: (708) 475-6120

FLESCH CERTIFICATION

This is to certify that the attached Certificate Amendment (GP-ABC-90-EAS) that amends wording under the Medical Expense Insurance Provisions; specifically the Air Ambulance Provision in Group Certificate **ABC-90** received a Flesch Reading Ease Score of 33.0. This form does not comply with the requirements of A.C.A. 23-80-206, but is in compliance with the requirements of A.C.A. 23-80-207 since it is warranted by the nature of a particular policy form.

Peter Harmon
Senior Vice President

Date



UNITED SECURITY

LIFE AND HEALTH INSURANCE COMPANY

6640 S. Cicero Avenue, Bedford Park, Illinois 60638
(708) 475-6100 (800) 875-4422 Fax: (708) 475-6120

FLESCH CERTIFICATION

This is to certify that the attached Certificate Amendment (PROPLUS-98-EAS) that amends wording under the Medical Expense Insurance Provisions; specifically the Air Ambulance Provision in Group Certificate **PROPLUS-98** received a Flesch Reading Ease Score of 40.9. This form complies with the requirements of A.C.A. 23-80-206, cited as the Life and Disability Insurance Policy Language Simplification Act.

Peter Harmon
Senior Vice President

Date

SERFF Tracking Number: USLH-126085773 State: Arkansas

Filing Company: United Security Life and Health Insurance State Tracking Number: 41969
Company

Company Tracking Number: AIR AMBULANCE CERTIFICATE AMENDMENT

TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other

Product Name: Air Ambulance Certificate Amendment

Project Name/Number: Air Ambulance Certificate Amendment/

Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Form	Air Ambulance Certificate Amendment	03/23/2009	ABC-90-Certificate Amendment-Air Ambulance.pdf
No original date	Form	Air Ambulance Certificate Amendment	03/23/2009	PROPLUS - Certificate Amendment-Air Ambulance.pdf

Certificate Amendment

This Certificate Amendment modifies the Certificate to which it is attached and made part of by hereby adding and/or deleting the following language:

- I. The eleventh point (●) under the **ELIGIBLE EXPENSE** of the **MAJOR MEDICAL EXPENSE INSURANCE PROVISIONS** section of the Certificate is hereby deleted and replaced with the following:

- Emergency ground, air, or water ambulance services are limited to \$10,000.00 per person, per calendar year.

The Amendment takes effect on the Certificate effective date. It remains in force while the Certificate is in force.

United Security Life and Health Insurance Company

A handwritten signature in black ink, appearing to read "Robert M. Jones", with a stylized flourish at the end.

Secretary

Certificate Amendment

This Certificate Amendment modifies the Certificate to which it is attached and made part of by hereby adding and/or deleting the following language:

Deletions from the Certificate

- I. The following is hereby deleted from the **AIR AMBULANCE** section of the Certificate:

If, as the result of a life-threatening condition, the services of an air ambulance are required, those services will be reimbursed at 80%.

This benefit is subject to the calendar year deductible, as stated in the Schedule of Benefits.

Additions to the Certificate

- I. The following is hereby added to the **AIR AMBULANCE** section of the Certificate:

Emergency ground, air or water ambulance services are limited to \$10,000.00 per person, per calendar year.

The Amendment takes effect on the Certificate effective date. It remains in force while the Certificate is in force.

United Security Life and Health Insurance Company



Secretary